

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lourdes Motta
 Debtor

Case No. 14-15701-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 186NEW

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Jul 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2014.

db
 13348936 +Lourdes Motta, 311 9th Street, Upland, PA 19015-2912
 13348936 +AMERICAN EDUCATION SERVICES, PO BOX 2461, HARRISBURG, PA 17105-2461
 13348939 ASSOCIATED CREDIT SERVICES, INC., P.O. BOX 9171, WESTBOROUGH, MA 01581-5171
 13348940 +BALLY'S TOTAL FITNESS, 8700 W. BRYN MAWR AVENUE, CHICAGO, IL 60631-3512
 13348943 +CHESTER WATER AUTHORITY, PO BOX 467, CHESTER, PA 19016-0467
 13348945 +CONDUIT, LLC., 3822 W. 1987 SOUTH, SALT LAKE CITY, UT 84104-4933
 13348946 +CORTRUST BANK, 600 East 60th Street North, Sioux Falls, South Dakota 57104-0480
 13348944 +Comcast Delaware County Service, 1500 Market Street, Philadelphia, Pennsylvania 19102-2100
 13348947 +FED LOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
 13348951 GE Money Bank Headquarters, Attention: Bankruptcy Department, 3135 Easton Turnpike, Fairfield, Connecticut 06828-0001
 13348952 +GLOBAL HOLDING & INVESTMENT CO., LLC., 375 PASSAIC AVENUE, FAIRFIELD, NJ 07004-2000
 13348954 +LAW OFFICES OF PAUL F. D'EMILIO, LLC, 905 WEST SPROUL ROAD, SUITE 105, SPRINGFIELD, PA 19064-1254
 13348953 +Law Office of Allan C. Smith, P.C., 1276 Veterans Highway, Suite E1, Bristol, PA 19007-2597
 13348959 +MRCP REHABILITATION CENTER PA, 419 LAWRENCE ROAD, BROOMALL, PA 19008-3748
 13348960 +PECO Bankruptcy Group, 2301 Market Street, N3-1, Philadelphia, Pennsylvania 19103-1338
 13348963 +PO BOX 9500, WILKES BARRE, PA 18773-9500
 13348961 +Rent-A-Center, 853 Upland Avenue, Upland, PA 19013-3942
 13348964 Salute Visa Gold, P.O. Box 790183, St. Louis, Missouri 63179-0183
 13348966 +Sprint, 1618 West Newport Pike, Stanton, Delaware 19804-3500
 13348968 +TD BANK, PO BOX 5094, MT. LAUREL, NJ 08054-5094
 13348970 TRIBUTE (PO BOX 105555, ATLANTA, Georgia, PO BOX 105555, ATLANTA, Georgia 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjohnson@lasp.org Jul 18 2014 01:40:13 CAROLYN ELAINE JOHNSON,
 Legal Aid Of Southeastern Pennsylvania, 410 Welsh Street, Chester, PA 19013
 tr EDI: BTPDERSHAW.COM Jul 18 2014 01:23:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Jul 18 2014 01:42:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2014 01:40:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2014 01:41:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Jul 18 2014 01:41:25 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13348935 EDI: AFNIRECOVERY.COM Jul 18 2014 01:23:00 AFNI, INC., 1310 MARTIN LUTHER KING DRIVE,
 P.O. BOX 3427, BLOOMINGTON, IL 61702-3427
 13348938 +EDI: APPLIEDBANK.COM Jul 18 2014 01:28:00 APPLIED BANK CREDIT CARD, 4700 EXCHANGE COURT,
 BOCA RATON, FL 33431-4464
 13348941 EDI: STFC.COM Jul 18 2014 01:28:00 CACH, LLC., 4340 S. MONACO, UNIT 2,
 DENVER, CO 80237-3408
 13348942 EDI: CAPITALONE.COM Jul 18 2014 01:28:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, Utah 84130-0281
 13348948 +EDI: AMINFOFP.COM Jul 18 2014 01:28:00 FIRST PIERER BANK, 3820 N. LOUISE AVENUE,
 SIOUX FALLS, SD 57107-0145
 13348949 +EDI: AMINFOFP.COM Jul 18 2014 01:28:00 FIRST PREMIER BANK, 3820 N. LOUISE AVENUE,
 SIOUX FALLS, SD 57107-0145
 13348955 +EDI: RESURGENT.COM Jul 18 2014 01:28:00 LVNV FUNDING, LLC., Resurgent Capital Se,
 15 S. MAIN STREET, SUITE 600, GREENVILLE, SC 29601-2768
 13348956 EDI: MID8.COM Jul 18 2014 01:28:00 MIDLAND CREDIT MANAGEMENT, PO BOX 60578,
 LOS ANGELES, CA 90060-0578
 13348957 +EDI: MID8.COM Jul 18 2014 01:28:00 MIDLAND FUNDING, LLC., 8875 AERO DRIVE, STE 200,
 SAN DIEGO, CA 92123-2255
 13348958 +EDI: MID8.COM Jul 18 2014 01:28:00 MIDLAND FUNDING, LLC., 8875AERO DRIVE, STE 200,
 SAN DIEGO, CA 92123-2255
 13348965 E-mail/Text: bankruptcy@sw-credit.com Jul 18 2014 01:41:27 SOUTHWEST CREDIT,
 4120 INTERNATIONAL PKWY., STE 1100, CARROLLTON, TX 75007-1958
 13348967 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jul 18 2014 01:41:39
 State Farm Insurance, One State Farm Plaza, Bloomington, IL 61710-0001
 13348969 EDI: TFSR.COM Jul 18 2014 01:28:00 Toyota Motor Credit Corp, 5005 North River Blvd, NE,
 Cedar Rapids, Iowa 52411-6634
 13348971 +EDI: AFNIVERIZONE.COM Jul 18 2014 01:28:00 Verizon Pennsylvania, Inc., 1717 Arch Street,
 Philadelphia, Pennsylvania 19103-2787

TOTAL: 20

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13348962 SALLIE MAE
13348950* FIRST PREMIER BANK, 3820 N. LOUISE AVENUE, SIOUX FALLS, SD 57107-0145
13348937 ##+APM FINANCIAL SOLUTIONS, LLC., 2C SOUTH GOLD DRIVE, HAMILTON, NJ 08691-1633

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2014 at the address(es) listed below:

CAROLYN ELAINE JOHNSON on behalf of Debtor Lourdes Motta cjohnson@lasp.org, lcarberry@lasp.org
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/16/14 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lourdes Motta
311 9th Street
Upland, PA 19015

Case Number:
14-15701-elf

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8163

Attorney for Debtor(s) (name and address):
CAROLYN ELAINE JOHNSON
Legal Aid Of Southeastern Pennsylvania
410 Welsh Street
Chester, PA 19013
Telephone number: 610-874-8421

Bankruptcy Trustee (name and address):
TERRY P. DERSHAW
Dershaw Law Offices
P.O. Box 556
Warminster, PA 18974-0632
Telephone number: (484) 897-0341

Meeting of Creditors

Date: **August 13, 2014**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/12/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

900 Market Street
Suite 400
Philadelphia, PA 19107
Telephone number: (215)408-2800

For the Court:

Clerk of the Bankruptcy Court:
Timothy B McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 7/17/14

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	